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UNITED STATES BANKRUPTCY COURT

DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

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and/or assigns

In Re:

**AMALIA MEJIAS** 

Order Filed on December 13, 2017 by Clerk U.S. Bankruptcy Court District of New Jersey

CASE NO. 14-29177-JNP

Chapter: 13

Hearing: December 5, 2017

Judge: POSLUSNY

ORDER RESOLVING WILMINGTON SAVINGS FUND SOCIETY, FSB, D/B/A CHRISTIANA TRUST, NOT INDIVIDUALLY BUT AS TRUSTEE FOR PRETIUM MORTGAGE ACQUISITION TRUST'S MOTION FOR RELIEF FROM STAY AND CO-DEBTOR STAY

The relief set forth on the following pages, numbered two (2) through three (3) is hereby **ORDERED**.

DATED: December 13, 2017

Honorable Jerrold N. Poslusny, Jr. United States Bankruptcy Court

## (Page 2)

Debtors: AMALIA MEJIAS Case No: 14-29177-JNP

Caption of Order: Order Resolving Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust, not individually but as trustee for Pretium Mortgage Acquisition Trust's Motion for Relief

from Stay and Co-Debtor Stay

Upon consideration of Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust, not individually but as trustee for Pretium Mortgage Acquisition Trust, its successors and/or assigns, (hereinafter "Movant") application for an order, pursuant to section 362(d) and 1301 of the Bankruptcy Code, for relief from the automatic stay and co-debtor stay as to certain real property as hereinafter set forth, and the Court noting the consent of the parties to the form, substance and entry of the within Order; and for cause shown, it is hereby;

## **ORDERED** as follows:

1. As of December 1, 2017, the Debtors are due for the April 1, 2016 through and including December 1, 2017 post-petition payments which total **\$13,344.49**:

21 months @ \$663.08 (4/16-12/17): \$13,924.68 Suspense: (\$580.19)

Said arrearages shall be cured by Debtors as follows:

- a) The Debtor shall submit an immediate payment in the amount of \$2,000.00 to Movant.
- b) Commencing with the January 1, 2018 monthly post-petition mortgage payment and continuing each month thereafter through and including the June 1, 2018 monthly post-petition mortgage payment, Debtors shall cure the aforesaid remaining arrearages (\$11,344.49), by tendering directly to Movant the regular monthly post-petition mortgage payment plus an additional payment of \$1,890.75 which represents 1/6 of the total sum of the post-petition arrearages.

## (Page 3)

Debtors: AMALIA MEJIAS Case No: 14-29177-JNP

Caption of Order: Order Resolving Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust, not individually but as trustee for Pretium Mortgage Acquisition Trust's Motion for Relief

from Stay and Co-Debtor Stay

- 2. Commencing with the July 1, 2018 regular monthly post-petition mortgage payment and continuing each month thereafter for the duration of this Chapter 13 proceeding, Debtors shall remit payments directly to Movant as same come due.
- 3. Debtors shall reimburse Movant through their Chapter 13 Plan of Reorganization, as an administrative claim, the sum of \$831.00 for attorney's fees and costs incurred by Movant in the prosecution of its application for relief from stay.
- 4. Thirty-Day Default Clause: If the Debtors should default and fail to make the payments stated herein or any future payments that come due during the pendency of this case to Movant and/or to the Chapter 13 Trustee for more than (30) days from the due date or to the Chapter 13 Trustee, then upon certification of non-receipt of said payments in accordance herewith submitted by secured creditor's counsel, the Court shall enter a General Relief Order, vacating the automatic stay of 11 *U.S.C.* §362(a) and Co-Debtor stay of section 1301 with respect to secured creditor's enforcement of its State Law Foreclosure action against the realty commonly known as 2901 Cramer St, Camden NJ 08105. The Order submitted to the Court will not require the consent of the Debtors or the Debtors' counsel regarding form or substance, however, the trustee, Debtors and their counsel shall be given notice of any filing of a certification of non-receipt in accordance with the Local Rules of Bankruptcy Procedure.